

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE:

Martin Ciesielski,
Debtor.

FILE NO: DK 15-05530
Chapt 13
HON. Scott W. Dales
Filed:10/7/15

1st PRE -CONFIRMATION AMENDMENT

NOW COMES the Debtor, Martin Ciesielski and hereby amends his Chapter 13 Plan as follows:

1. Debtor will pay Michigan Department of Treasury through the plan as a secured creditor in the amount of \$554.09 with 3% interest and regular monthly payments of \$10.00 and plus an additional pro-rata amount that may be available from funds on hand.
2. Debtor will pay Michigan Department of Treasury as a priority creditor through the plan in the amount of \$707.98, pro-rata with all other priority creditors.
3. Debtor will pay Internal Revenue Service as a priority creditor through the plan in the amount of \$1168.55, pro-rata with all other priority creditors.
4. Debtor will pay secured creditor Bayview Loan Servicing arrearages of \$7,082.21 through the plan pro-rata with all other secured creditors.
5. Debtor will pay student loan creditor Great Lakes Higher Education/ U.S. Department of Education through the plan. Any remaining balance shall be paid directly by the debtor(s) after completion of plan. This was incorrectly listed in the original plan as being paid outside the plan by co-debtor.
6. Debtor will increase his monthly payment to \$1275.00 for the remainder of the plan.

In all other respects the Debtor's Chapter 13 plan remains unchanged.

Dated:12/8/15

/s/ Martin Ciesielski
Martin Ciesielski, Debtor

Dated: 12/8/15

/s/ Kerry Hettinger
Kerry Hettinger (P53569)
Kerry Hettinger PLC
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